

MISCELLANEOUS:

Is borrower an endorser, guarantor or co-maker for other obligations? _____
Is the business a party to any claim or lawsuit? _____
Has the business ever declared bankruptcy? _____
Does the business owe taxes for years prior to the current year? _____

Please provide the following financial information when submitting application:

_____ Last three Fiscal Year financial statements of business, Interim statements if available
_____ Signed Federal Tax Returns for the past two years
_____ Signed current Personal Financial Statement of guarantors of proposed obligation (Bank Form)
_____ Related Entity financial statement
_____ Pro forma statement of operations
_____ Accounts Receivable Aging
_____ Accounts Payable Aging
_____ Major customer listing

For Real Estate Loans please provide:

_____ Rent Roll
_____ Tenant listing and lease information
_____ An Appraisal Report meeting FIRREA Standards
_____ Hazardous waste site assessment pursuant to MGL CH 21E

U.S.A. PATRIOT ACT:

On October 26, 2001, the President of the United States signed into law the U.S.A. Patriot Act. To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: when you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

CERTIFICATION:

The undersigned certify(ies) that the statements are true, correct and complete. It is further agreed that the Bank will be promptly notified of any material changes in the above information. The Bank is authorized to obtain necessary information including, but not limited to: (1) savings, checking or investment account verification, (2) loan status and payment history verification, (3) any employment (past/present) or related compensation verification, (4) credit reports on all borrowers, co-borrowers, and or guarantors. The Bank is not obligated to issue funds unless and until a written loan commitment has been issued. No Bank officer is authorized to waive the requirement for written commitment prior to advancing funds. In the event the loan is denied, the applicant has the right to be informed of the reason for the denial as adopted by Federal Reserve Board Regulation "B".

EXPENSES:

Whether or not the processing of the Commercial Loan application is terminated for any reason, and whether or not the Loan closes, the Borrower is obligated to pay or reimburse the Bank for all expenses, fees and charges incurred by the Bank in connection with the Loan, including legal fees, appraisal fees, title insurance costs, recording and mailing costs, or any such cost or expense which is considered customary and reasonable.

REPRESENTATION:

It is understood and agreed as follows: (1) The responsibility of the attorney for the mortgagee is to protect the interest of the mortgagee, notwithstanding the fact that the mortgagor shall be obligated to pay the legal fees of said attorney, and the mortgagor is billed for such legal service by the mortgagee. (2) The mortgagor may, at his own expense, engage an attorney of his own selection to represent his own interests in the transactions. (3) The mortgagor shall pay all costs of whatever nature in connection with this loan, whether or not the loan is consummated. (4) We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected on your credit report.

Business Name: _____

Borrower's Signature: _____

Date: _____ Title

Co-Borrower's Signature: _____

Date: _____ Title

INFORMATION FOR GOVERNMENT MONITORING PURPOSES:

The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the Lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish it, but are encouraged to do so. The law provides that a Lender may discriminate neither on the basis of this information, nor on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations this Lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER

I do not wish to furnish this information

Ethnicity:

- Hispanic or Latino
- Not Hispanic or Latino

Race:

- American Indian or Alaska Native
- Asian
- Black or African American
- Native Hawaiian or Other Pacific Islander
- White

Sex:

- Female
- Male

CO-BORROWER

I do not wish to furnish this information

Ethnicity:

- Hispanic or Latino
- Not Hispanic or Latino

Race:

- American Indian or Alaska Native
- Asian
- Black or African American
- Native Hawaiian or Other Pacific Islander
- White

Sex:

- Female
- Male

To Be Completed By Interviewer:

This application was taken by:

- Face-to-face interview
- Mail
- Telephone

Interviewer's Name (print or type)

Interviewer's Signature Date

Interviewer's Phone Number
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Name and Address of Interviewer's Employer: